

Document Page 1 of 33
United States Bankruptcy Court
Eastern District of Pennsylvania

IN RE:Case No. **04-20171****Hynes, William T., & Hynes, Cesaria**Chapter **7**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	212,000.00		
B - Personal Property	Yes	2	6,622.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		215,500.76	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		74,632.06	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,492.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,490.27
Total Number of Sheets in Schedules		18			
Total Assets			218,622.00		
Total Liabilities				290,132.82	

IN RE Hynes, William T., & Hynes, Cesaria

Case No. 04-20171

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HWJC	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Home 174 Newport Avenue Nazareth Pa 18064	Fee Simple	J	212,000.00	215,500.76
TOTAL			212,000.00	

(Report also on Summary of Schedules)

IN RE Hynes, William T., & Hynes, Cesaria

Case No. 04-20171

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attached a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Pocket money	J	20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account w/ 1st union bank Account N0: 1010024654272	J	3,500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Basement contents	J	200.00
		Bathrooms contents	J	100.00
		Computer room contents	J	400.00
		Dining room contents	J	200.00
		Family room contents	J	300.00
		Garage & outside contents	J	50.00
		Hallway, foyer, coat closet contents	J	100.00
		Kitchen contents	J	400.00
		Master bedroom contents	J	300.00
		Nursery contents	J	150.00
		Spare bedroom contents	J	100.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Magazines, books, pictures, family pictures, wall pictures	J	100.00
6. Wearing apparel.		Childrens, mens & womens seasonal indoor/outdoor clothing & footwear	J	200.00
7. Furs and jewelry.		4 watches, wedding jewelry, costuem jewelry	J	500.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		USAA life insurance company Term insurance w/ \$0.00 surrender value	J	0.00
10. Annuities. Itemize and name each issue.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			

SCHEDULE B - PERSONAL PROPERTY

IN RE Hynes, William T., & Hynes, Cesaria

Case No. 04-20171

Debtor(s)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X	1 chocolate lab & kitty cat		2.00
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				6,622.00

0 continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

SCHEDULE B - PERSONAL PROPERTY

IN RE Hynes, William T., & Hynes, Cesaria

Case No. 04-20171

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

- ☒ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.
- ☐ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Pocket money	11 USC § 522(d)(5)	20.00	20.00
Checking account w/ 1st union bank Account NO: 1010024654272	11 USC § 522(d)(5)	3,500.00	3,500.00
Basement contents	11 USC § 522(d)(3)	200.00	200.00
Bathrooms contents	11 USC § 522(d)(3)	100.00	100.00
Computer room contents	11 USC § 522(d)(3)	400.00	400.00
Dining room contents	11 USC § 522(d)(3)	200.00	200.00
Family room contents	11 USC § 522(d)(3)	300.00	300.00
Garage & outside contents	11 USC § 522(d)(3)	50.00	50.00
Hallway, foyer, coat closet contents	11 USC § 522(d)(3)	100.00	100.00
Kitchen contents	11 USC § 522(d)(3)	400.00	400.00
Master bedroom contents	11 USC § 522(d)(3)	300.00	300.00
Nursery contents	11 USC § 522(d)(3)	150.00	150.00
Spare bedroom contents	11 USC § 522(d)(3)	100.00	100.00
Magazines, books, pictures, family pictures, wall pictures	11 USC § 522(d)(3)	100.00	100.00
Childrens, mens & womens seasonal indoor/outdoor clothing & footwear	11 USC § 522(d)(3)	200.00	200.00
4 watches, wedding jewelry, costuem jewelry	11 USC § 522(d)(4)	500.00	500.00
1 chocolate lab & kitty cat	11 USC § 522(d)(5)	2.00	2.00

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL UNSECURED PORTION, IF ANY
Account No. 67380 758 011 9578 Citifinancial 2710 Schoenersville Road Lehigh Valley, PA 18002-0246		H	2nd mortgage of home listed on schedule b. Date of loan = april 2001 Value \$ 212,000.00				8,638.00
Account No. 0187730411 Wells Fargo Home Mortgage 666 Walnut Street Suite 400 Des Moines, IA 50309		J	Mortgage on residence listed on schedule a. Refinance = September '03 Value \$ 212,000.00				206,862.76
Account No.			 Value \$				
Account No.			 Value \$				
Account No.			 Value \$				
Account No.			 Value \$				
Subtotal (Total of this page)							215,500.76
(Complete only on last sheet of Schedule D) TOTAL (Report total also on Summary of Schedules)							215,500.76

0 Continuation Sheets attached

IN RE Hynes, William T., & Hynes, Cesaria

Case No. 04-20171

Debtor(s)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Other Certain Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 Continuation Sheets attached

IN RE Hynes, William T., & Hynes, Cesaria

Case No. 04-20171

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 246 0071 Account Solutions Group LLC PO Box 628 Buffalo, NY 14240-0628		H	Collection agency 2001				9,267.43
Account No. hynes0000 American Institute For Counseling PO Box 935 Green Brook, NJ 08812-0935		H	Medical bill august 2001				235.00
Account No. 597 5335 Asset Acceptance Corporation PO Box 44426 Nottingham, MD 21236-6426		H	Collection agency 1993				2,495.71
Account No. 530367 Associated Credit Bureau 5910 Hamilton Boulevard PO Box 3599 Allentown, PA 18106-0599		H	Colleciton agency 2001				100.00
Account No. d563888 Berks Credit & Collection Inc PO Box 329 Temple, PA 19560-0329		W	Collection agency for valley cardiology				176.26
Subtotal (Total of this page)							12,274.40
(Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules)							

7 Continuation Sheets attached

IN RE Hynes, William T., & Hynes, Cesaria

Case No. 04-20171

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 4121174204443247 Capital One F.S.B. 1957 Westmoreland Road Richmond, VA 23276-0001		H	Credit 2001				1,947.52
Account No. 5291 115 183 7546 769 Capital One F.S.B. 1957 Westmoreland Road Richmond, VA 23276-0001		J	Credit 2000				662.26
Account No. 4121 1741 80828 8360 Capital One F.S.B. 1957 Westmoreland Road Richmond, VA 23276-0001		J	Credit 2000				528.02
Account No. 438886 4202 903 1526 Capital One F.S.B. 1957 Westmoreland Road Richmond, VA 23276-0001		H	Credit 2001				930.40
Account No. 675 Central Jersey Adjustment Company 201 Central Ave Westfield, NJ 07090-2151		W	Collection agency 2000				90.00
Account No. 5424-1804-0506-0523 Citi Cards PO Box 6500 Sioux Falls, SD 57117-6500		H	Credit 2001				9,932.00
Account No. 6032590141957711 Citifinancial Retail Services PO Box 22060 Tempe, AZ 85285-2060		W	Credit 2001				4,902.04

Sheet 1 of 7 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**18,992.24**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Hynes, William T., & Hynes, Cesaria

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Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 827 Collectech Incorporated 31229 Cedar Valley Dr Westlake Village, CA 91362-4036		W	Collection agency 1999				226.00
Account No. 434 190 11713 Collection Consultants Division PO Box 9017 Oceanside, NY 11572-9017		W	Colleciton 1996				110.82
Account No. 850 06 18 969 Cross Country Bank PO Box 15371 Wilmington, DE 19850-5371		W	Credit 1998				536.00
Account No. 589698 Dawn M. Pires 279 Millard Ave Hillside, NJ 07205-2114		H	Persona loan 1998				1,549.00
Account No. 235 1723 Diversified Adjustment 600 Coon Rapids Blvd NW Minneapolis, MN 55433-5549		W	Collection agency 1999				1,481.00
Account No. 316385 Dr. Greenblatt 2333 Morris Ave Union, NJ 07083-5714		W	Medical bill 1999				120.00
Account No. 8840756 Earthlink Inc PO Box 7645 Atlanta, GA 30357-0645		J	Internet service 2003				220.71

Sheet <u>2</u> of <u>7</u> Continuation Sheets attached to Schedule F	Subtotal (Total of this page)	4,243.53
(Complete only on last sheet of Schedule F) TOTAL		
	(Report total also on Summary of Schedules)	

IN RE Hynes, William T., & Hynes, Cesaria

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Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5181-8900-0474-9739 Emerge PO Box 23034 Columbus, GA 31902-3034		H	Credit 2000				2,723.44
Account No. 4693490 62 Express 220 W Schrock Rd Westerville, OH 43081-2873		W	Credit 1996				809.00
Account No. 170143 Fair Financial Services PO Box 9426 Akron, OH 44305-0426		J	Credit 2000				1,669.86
Account No. 1295 3501 GEM Recovery Systems 555 Preakness Ave Paterson, NJ 07502-1012		W	Collection agency 1996				328.00
Account No. 02004 347 00674 GMAC Po Box 971 Horsham, PA 19044		H	Credit 2001				7,205.70
Account No. 77530 1203 1614 414 Goodyear Credit Card Plan PO Box 9714 Johnson City, TN 37615-9714		H	Credit 2001				609.73
Account No. 420010 I. C. Systems Incorporated PO Box 64378 Saint Paul, MN 55164-0378		H	Collection agency 1999				211.00

Sheet 3 of 7 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**13,556.73**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Hynes, William T., & Hynes, Cesaria

Case No. 04-20171

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 8326 C520 19800 Lab Corp 315 Elmora Ave Elizabeth, NJ 07208-1383		W	Medical bill 1998				75.00
Account No. 0007 8808 36 - A Law Offices Of Mitchell Kay PO Box 9006 Smithtown, NY 11787-9006		H	Legal bill 1999				110.92
Account No. 564312783 Lerner 220 W Schrock Rd Westerville, OH 43081-2873		W	Collection agency 1997				44.00
Account No. 1000 560 0043 Linden Dental Associates 909 N Wood Ave Linden, NJ 07036-4039		W	Medical bill 1997				546.00
Account No. 3721745370 1500 Lyons Doughty & Veldhuis PO Box 1269 Mount Laurel, NJ 08054-7269		W	Legal bill 1999				7,247.83
Account No. 3333 Macy's GCCCC PO Box 29116 Mission, KS 66201-1416		H	Credit 1992				248.00
Account No. 4800-1372-3316-9840 MBNA America 1100 N King St Wilmington, DE 19884-0011		W	Credit date of last use aprox 1996				3,352.02

Sheet 4 of 7 Continuation Sheets attached to Schedule FSubtotal
(Total of this page)**11,623.77**(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Hynes, William T., & Hynes, Cesaria

Case No. 04-20171

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. Ita3134I 15256680 Mortgage America Nj, Inc 225 Freehold Road Po Box 629 Castanea, PA 17726		J	Mortgage broker fees				2,450.00
Account No. 02118038645 Perimeter Credit LLC Bally's PO Box 105349 Atlanta, GA 30348-5349		J	Credit1992				977.70
Account No. 4121-3722-0079-5135 Providian PO Box 9539 Manchester, NH 03108-9539		W	Credit 2000				1,461.85
Account No. 4559 511 800 40341 Providian Mastercard PO Box 9539 Manchester, NH 03108-9539		W	Credit 2001				1,592.94
Account No. 0704255 02 RCN Po Box 6700 Wilkes Barre, PA 18773-6700		H	Utility 2002				100.50
Account No. 6293902 - NAGEZM Risk Management Alternatives 802 East Martintown Road Sute 201 North Augusta, SC 29841		W	Collection agency 1997				3,307.02
Account No. L102483 0911 Robert Wood Johnson University Hospital 1 Robert Wood Johnson Pl New Brunswick, NJ 08901-1928		H	Medical bil 2002				148.79

Sheet 5 of 7 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **10,038.80**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Hynes, William T., & Hynes, Cesaria

Case No. 04-20171

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. I02113401211 Saint Luke's Health Network 801 Ostrum St Bethlehem, PA 18015-1000		W	Medical bill june 2002				328.80
Account No. I0134 701 1099 Saint Luke's Health Network 801 Ostrum St Bethlehem, PA 18015-1000		W	Medical bill 2001				147.15
Account No. I021 80 1410 Saint Luke's Health Network 801 Ostrum St Bethlehem, PA 18015-1000		W	Medical bill 2002				38.67
Account No. 2cm99095 The Neighborhood PO Box 52252 Phoenix, AZ 85072-2252		H	Collection agency 2002				149.84
Account No. 32721 000 00000 36490 Transworld Systems Incorporated 460 Norristown Road Suite 100 Blue Bell, PA 19422		H	Collection agency 2001				63.87
Account No. 512 821 4350 39 UGI Utilities PO Box 12677 Reading, PA 19612-2677		H	Utility 2002				464.00
Account No. 512 2700 Valley Cardiology Associates 701 Ostrum St Fountain Hill, PA 18015-1155		H	Medical bil 2001				176.26

Sheet 6 of 7 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **1,368.59**

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

IN RE Hynes, William T., & Hynes, Cesaria

Case No. 04-20171

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 47 Verizon Wireless PO Box 761 Bedminster, NJ 07921-0761		W	Utility 1998				931.00
Account No. 46 Verizon Wireless PO Box 761 Bedminster, NJ 07921-0761		W	Cell phone 1998				1,603.00
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							

Sheet 7 of 7 Continuation Sheets attached to Schedule F

Subtotal
(Total of this page) **2,534.00**

(Complete only on last sheet of Schedule F) **TOTAL 74,632.06**

(Report total also on Summary of Schedules)

IN RE Hynes, William T., & Hynes, CesariaCase No. 04-20171

Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

IN RE Hynes, William T., & Hynes, CesariaCase No. 04-20171

Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE Hynes, William T., & Hynes, Cesaria

Case No. 04-20171

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP Daughter Daughter	AGE 2 -1
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Warehouse Distribrution Supervisor Name of Employer Philadelphia Coca Cola Bottler How long employed 7 Months Address of Employer 725 East Erie Avenue Philadelphia Pa 19134	House Wife	

Income: (Estimate of average monthly income)

Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and Social Security

b. Insurance

c. Union dues

d. Other (specify) _____

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social Security or other government assistance

(Specify) _____

Pension or retirement income

Other monthly income

(Specify) _____

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ 3,492.00 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

IN RE Hynes, William T., & Hynes, Cesaria

Case No. 04-20171

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>1,526.00</u>
Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	<u>170.00</u>
Water and sewer	\$	<u>35.00</u>
Telephone	\$	<u>50.00</u>
Other Alarm	\$	<u>25.00</u>
Cell Phone	\$	<u>60.00</u>
Home maintenance (repairs and upkeep)	\$	
Food	\$	<u>400.00</u>
Clothing	\$	<u>40.00</u>
Laundry and dry cleaning	\$	
Medical and dental expenses	\$	<u>40.00</u>
Transportation (not including car payments)	\$	<u>200.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	
Charitable contributions	\$	
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	
Life	\$	<u>50.00</u>
Health	\$	
Auto	\$	<u>100.00</u>
Other	\$	
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	<u>313.00</u>
Other 2nd Mortgage	\$	<u>161.27</u>
2nd Car Payment	\$	<u>320.00</u>
Alimony, maintenance, and support paid to others	\$	
Payments for support of additional dependents not living at your home	\$	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
Other	\$	
	\$	
	\$	
	\$	
	\$	
	\$	

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)**\$ 3,490.27**

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	
B. Total projected monthly expenses	\$	
C. Excess income (A minus B)	\$	
D. Total amount to be paid into plan each	\$	
	(interval)	

IN RE:

Case No. 04-20171

Hynes, William T., & Hynes, Cesaria

Chapter 7

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

☐ None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

9,166.00 Mr. Hynes aprox gross income for 2004 as of end February

0.00 Mrs. Hynes aprox gross 2004 income as of end February

48,000.00 Mr Hynes aprox gross 2003 income

0.00 Mrs Hynes aprox gross 2003 income

40,000.00 Mr. Hynes aprox gross 2002 income

0.00 Mrs Hynes aprox gross 2002 income

2. Income other than from employment or operation of business

☐ None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

12,300.00 Mr Hynes combined unemployment comp from September to December 2001 & May thru June 2002

2,319,200.00 Mrs. Hynes aprox unemployment comp from May 2001 to July 2002

6,874.50 Mr. Hynes disability income from 11 January 2004 to 23 February 2004

3. Payments to creditors

☐ None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
National City Mortgage
PO Box 1820
Dayton, OH 45401-1820

DATES OF PAYMENTS
December 2003, November 2003 & October 2003

AMOUNT PAID	AMOUNT STILL OWING
4,494.00	200,839.37

- None ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

- None ☒ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

10. Other transfers

- None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
First Union Bank 1300 Uhler Rd Easton, PA 18040-6655	Savings account 1010047782011	Closed june 2002 w/ balance of \$15.00

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☒ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☒ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: **March 4, 2004** Signature /s/ William T., Hynes
of Debtor **William T., Hynes**

Date: **March 4, 2004** Signature /s/ Cesaria Hynes
of Joint Debtor **Cesaria Hynes**
(if any)

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

IN RE Hynes, William T., & Hynes, Cesaria

Case No. 04-20171

Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1)

Date: March 4, 2004 Signature: /s/ William T., Hynes
William T., Hynes

Debtor

Date: March 4, 2004 Signature: /s/ Cesaria Hynes
Cesaria Hynes

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.
(Total shown on summary page plus 1)

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

IN RE:

Case No. 04-20171

Hynes, William T., & Hynes, Cesaria

Chapter 7

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: March 4, 2004

Signature: /s/ William T., Hynes
William T., Hynes

Debtor

Date: March 4, 2004

Signature: /s/ Cesaria Hynes
Cesaria Hynes

Joint Debtor, if any

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United States Bankruptcy Court
Eastern District of Pennsylvania

IN RE:Case No. 04-20171Hynes, William T., & Hynes, CesariaChapter 7

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
 2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to be Surrendered

DESCRIPTION OF PROPERTY

CREDITOR'S NAME

None*b. Property to be Retained [Check any applicable statement.]*

DESCRIPTION OF PROPERTY

CREDITOR'S NAME

PROPERTY
IS CLAIMED
AS EXEMPT

PROPERTY WILL BE REDEEMED PURSUANT TO 11 U.S.C. § 722	DEBT WILL BE RE- AFFIRMED PURSUANT TO 11 U.S.C. § 524(C)
--	---

**Home
Home****Citifinancial
Wells Fargo Home Mortgage****Retain *
Retain ***

* Retain and pay pursuant to original contract

03/04/2004**/s/ William T., Hynes****/s/ Cesaria Hynes**

Date

William T., Hynes

Debtor

Cesaria Hynes

Joint Debtor (if applicable)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

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United States Bankruptcy Court
Eastern District of Pennsylvania

IN RE:Case No. 04-20171Hynes, William T., & Hynes, CesariaChapter 7

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 750.00Prior to the filing of this statement I have received \$ 750.00Balance Due \$ 0.00

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☐ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. ~~Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;~~
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
 - e. [Other provisions as needed]

SEE BELOW!

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:
Fee and representation does not include any adversarial matter whatsoever whether initiated by complaint, motion, or objection which could be filed on behalf of debtors or by any party of interest/standing, and counsel for debtors is not under any duty whatsoever to file or to respond to any adversarial matter even to the detriment and prejudice of debtors and the bankruptcy estate. Adversarial matters and other issues are defined as, but not limited to, additional work, amendments to any required documents, discovery requests, driver's license restoration issues, exemption issues, missing information, missed 341 meetings, MISSING UNSCHEDULED CREDITORS, judgements, liens, reaffirmation agreements, any complaint, complaints to determine secured status in auto loans and residential mortgages, any motion, motions to avoid judicial liens, motions to avoid nonpossessory nonpurchase-money security interests, any objections, any objections to proofs of claim, objections by any trustee. Attorney's fee does not include applicable filing fee or related costs, and any amendment to any required document shall cost an additional \$150.00 per filing paid in advance. Even without the filing of formal motion to withdraw as counsel for debtor, counsel's duty to act and representation ceases upon the filing of any adversarial matter or conclusion of the first scheduled meeting of creditors which ever occurs first. Should a dispute arise between counsel and debtors, Northampton county shall be the forum of jurisdiction. Debtors have received copies of all required docs which were reviewed for correction, errors, and omissions prior to signing verifications and submission to the court. Debtor was advised to pull credit report, close all bank accounts with right of set off, and to continue to pay secured debt for property desiring to be retained.
Thank-you!

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

March 4, 2004

Date

/s/ P. Gregory Dolan II

Signature of Attorney

Law Offices Of Chester & Dolan II

Name of Law Firm

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Buffalo, NY 14240-0628

American Institute For Counseling
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Green Brook, NJ 08812-0935

Asset Acceptance Corporation
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Associated Credit Bureau
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Allentown, PA 18106-0599

Berks Credit & Collection Inc
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Temple, PA 19560-0329

Capital One F.S.B.
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Central Jersey Adjustment Company
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Westfield, NJ 07090-2151

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Lehigh Valley, PA 18002-0246

Citifinancial Retail Services
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Dept Of Treasury/IRS/Compliance Service
IE:3:1/Insolvency Section I
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Castanea, PA 17726

Perimeter Credit LLC
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Atlanta, GA 30348-5349

Providian
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Manchester, NH 03108-9539

Providian Mastercard
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Manchester, NH 03108-9539

RCN
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North Augusta, SC 29841

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New Brunswick, NJ 08901-1928

Saint Luke's Health Network
801 Ostrum St
Bethlehem, PA 18015-1000

The Neighborhood
PO Box 52252
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Blue Bell, PA 19422

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Valley Cardiology Associates
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Fountain Hill, PA 18015-1155

Verizon Wireless
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Bedminster, NJ 07921-0761

Wells Fargo Home Mortgage
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Des Moines, IA 50309